

What is claimed is:

1. A composite material comprising:
 - (a) a substrate having an ionic charge;
 - (b) a coating which coats the substrate having essentially the same ionic charge; and
 - (c) a metallic component adhered to the coated substrate

wherein said coating consists essentially of a filler material comprising clay and a binder material, and wherein said binder material bonds the filler material together and to the substrate and wherein said coating does not bleed through said substrate.
2. The composite material according to claim 1, wherein said filler further comprises at least one other filler selected from the group consisting of decabromodiphenyloxide, antimony trioxide, fly ash, charged calcium carbonate, mica, glass microspheres and ceramic microspheres and said binder is acrylic latex.
3. The composite material according to claim 1, wherein said substrate is planar and is coated on one side with said coating.
4. The composite material according to claim 1, wherein said substrate is planar and is coated on both sides with said coating.
5. The composite material according to claims 3 or 4 wherein said metallic component is adhered to one side of said coated substrate.
6. The composite material according to claims 3 or 4 wherein said metallic component is adhered to both sides of said coated substrate.
7. The composite material according to claim 1 wherein the metallic component is selected from the group consisting of aluminum and stainless steel.
8. The composite material according to claim 7, wherein the metallic component is aluminum foil.
9. The composite material according to claim 1, wherein said material further includes on one or both sides a water repellent material.
10. The composite material according to claim 1, wherein said material further includes on one or both sides an antifungal material.
11. The composite material according to claim 1, wherein said material further includes on one or both sides an antibacterial material.

12. The composite material according to claim 1, wherein said material further includes on one or both sides a surface friction agent.
13. The composite material according to claim 1, wherein said material further includes on one or both sides a flame retardant material.
14. The composite material according to claim 1, wherein said material further includes on one or both sides an algaecide.
15. The composite material according to claim 1, wherein said material is colored with dye.
16. A composite material comprising:
 - (a) a substrate which comprises glass fibers and wherein said composite material is from 5% to 10% by weight of the glass fibers;
 - (b) a coating which coats the substrate consisting essentially of a filler material comprising clay and a binder material, wherein the coating is from 80% to 90% wet weight of said composite material; and
 - (c) a metallic component adhered to the coated substrate, wherein said metallic component is from 5% to 10% by weight of said composite material.
17. The composite material according to claim 16 wherein said filler further comprises at least one filler selected from the group consisting of decabromodiphenyloxide, antimony trioxide, mica, fly ash, charged calcium carbonate, glass microspheres and ceramic microspheres.
18. The composite material according to claim 16, wherein the metallic component is selected from the group consisting essentially of aluminum and stainless steel .
19. The composite material according to claim 18, wherein the metallic component is aluminum foil.